

**Table 15.10-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 1997**

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,082,791,674	1,335,507,342
Life 1/	493,015,665	664,422,000
Fraternal	4,341,831	3,752,443
Fire, marine, casualty, and miscellaneous:		
Accident and health	179,958,087	88,066,535
Fire	36,096,826	3,251,574
Allied lines	17,327,915	2,390,324
Multiple peril crop	802,882	159,957
Federal flood	10,587,065	950,701
Farmowners multiple peril	87,217	247,543
Homeowners multiple peril	125,719,470	23,222,101
Commercial multiple peril (fire & allied lines)	60,341,775	10,325,572
Commercial multiple peril (liability portion)	51,620,924	15,759,823
Mortgage guaranty	13,155,399	3,925,428
Ocean marine	6,694,591	5,122,245
Inland marine	19,748,398	4,361,755
Financial guaranty	3,072,963	-
Medical malpractice	19,246,668	14,150,696
Earthquake	1,343,681	-
Workers' compensation	182,312,433	128,342,479
Other liability	91,324,549	41,623,525
Products liability	8,430,181	4,234,680
Private passenger auto no-fault	128,211,663	64,853,060
Other private passenger auto liability	279,617,918	120,252,738
Commercial auto no-fault	6,114,268	5,011,948
Other commercial auto liability	59,617,780	31,491,390
Private passenger auto physical damage	131,861,174	65,662,483
Commercial auto physical damage	16,488,717	7,487,816
Aircraft	10,398,206	4,445,175
Fidelity	4,666,665	852,186
Surety	17,042,012	9,934,575
Burglary and theft	225,251	-44,759
Boiler and machinery	2,918,255	611,710
Credit	2,305,181	1,011,253
Title	25,656,510	3,031,621
All other	3,781,893	5,173,689
Surplus lines	68,657,661	1,423,076

1/ Excludes annuities.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 1998*, p. 8.